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## Fax Transmittal

JAN 18 2007

DATE: January 18, 2007

Total Pages (including this cover page): 20

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To: Commissioner for Patents  
Fax No.: 571-273-8300  
Serial No.: 10/647,645

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From: Michael A. Davis, Jr. Davis Law Group, P.C.  
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E-mail: michael.davis@LegalVP.com Austin, Texas 78746

If you have any problem with this transmittal, please call: (512) 626-4396

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Serial No.: 10/647,645

Filed: August 25, 2003

Title: METHOD AND SYSTEM FOR OFFERING A LOAN THROUGH A COMPUTING  
SYSTEM

Attorney Docket No.: 1009.13

Dear Sir or Madam:

Attached please find the following regarding the above-referenced patent application:

1. Transmittal letter, in duplicate;
2. Response to Office Action; and
3. Petition for Extension of Time Under 37 CFR 1.136(a), in duplicate.

Entry of these papers in the above referenced application is courteously solicited. Any question regarding this matter should be directed to the undersigned.



Michael A. Davis, Jr.  
Registration No. 35,488

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Serial No.: 10/647,645  
Response to Office Action

**RECEIVED**  
**CENTRAL FAX CENTER** Docket No. 1009.13  
Customer No. 53953  
**JAN 18 2007**

In re application of:  
Brown, et al.

Serial No.: 10/647,645

Filed: August 25, 2003

For: METHOD AND SYSTEM FOR  
OFFERING A LOAN THROUGH A  
COMPUTING SYSTEM

Group Art Unit: 3693

Examiner: Greimel, Jocelyn

Confirmation No.: 2529

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Enclosed are the following regarding the above-identified patent application:

1. Transmittal letter (in duplicate);
2. Response to Office Action;
3. Petition for Extension of Time Under 37 CFR 1.136(a) (in duplicate).

☐ Small entity status of this application has previously been established.

☐ No additional fee is required.

The fee has been calculated as shown below:

(Col. 1)			(Col. 2)		(Col. 3)		SMALL ENTITY		OTHER THAN A SMALL ENTITY		
CLAIMS REMAINING AFTER AMENDMENT			HIGHEST NO. PREVIOUSLY PAID FOR		PRESENT EXTRA		RATE FEE	ADDIT.	OR	RATE FEE	ADDIT.
TOTAL	28	minus	28		= 0		x 25	\$_____	OR	x 50	\$_____
INDEP	2	minus	2		= 0		x 100	\$_____	OR	x 200	\$_____
FIRST PRESENTATION OF MULTIPLE DEP. CLAIM							+ 180	\$_____	OR	+ 360	\$_____
TOTAL							TOTAL	\$_____	OR	TOTAL	\$_____

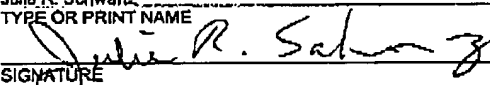
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Response to Office ActionDocket No. 1009.13  
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☐ A check in the amount of \$\_\_\_\_\_ is attached.  
☒ The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-3524.  
☒ Any additional filing fees under 37 C.F.R. § 1.16 for the presentation of extra claims.  
☒ Any patent application processing fees under 37 C.F.R. § 1.17.  
☒ A copy of this sheet is enclosed.

Respectfully submitted,

Michael A. Davis, Jr.  
Registration No. 35,488

Date: January 18, 2007  
Davis Law Group, P.C.  
6836 Bcc Caves Road  
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Austin, Texas 78746  
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Docket Number: 1009.13

I hereby certify that this paper is being facsimile transmitted to the Patent and Trademark Office on the date shown below:	
Fax Number:	571-273-8300
Julia R. Schwartz	
TYPE OR PRINT NAME	
	
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Serial No.: 10/647,645  
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TOTAL						\$_____		OR	TOTAL		\$_____					

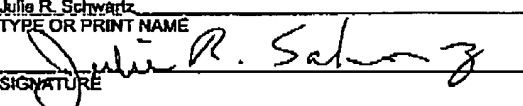
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